

United States Bankruptcy Court
Southern District of Mississippi

In re:
Amber Lynn Espindola
Francisco Javier Espindola
Debtors

Case No. 25-50928-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 26, 2025

User: mssbad
Form ID: 309I

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Amber Lynn Espindola, Francisco Javier Espindola, 10900 E Taylor Rd., Apt G214, Gulfport, MS 39503-4080
5526575	+ Holmes Motors, 10651 Boney Ave, Diberville, MS 39540-4875
5526579	+ Jacob Law Group, 2623 West Oxford Loop, Oxford, MS 38655-5442
5526592	+ Singing River Medical, 15200 Community Rd, Gulfport, MS 39503-3085
5526600	Wilkinson Law Firm, 51 Keywood Circle, Flowood, MS 39232

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jun 26 2025 19:29:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: wcuntzcourt@gport13.com	Jun 26 2025 19:30:00	Warren A. Cuntz T1, Jr., P. O. Box 3749, Gulfport, MS 39505-3749
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Jun 26 2025 19:30:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5526569	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 26 2025 19:36:02	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
5526570	+ EDI: CAPITALONE.COM	Jun 26 2025 23:26:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5526572	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 26 2025 19:36:05	Credit One Bank, 6801 Cimarron Rd, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5526571	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 26 2025 19:36:01	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5526573	+ Email/Text: EBN@edfinancial.com	Jun 26 2025 19:29:00	Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5526574	+ EDI: PHINGENESIS	Jun 26 2025 23:26:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5526576	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Jun 26 2025 19:30:00	Hunter Warfield, Attention: Bankruptcy, 4620 Woodland Corpora, Tampa, FL 33614-2415
5526578	+ Email/Text: ebone.woods@usdoj.gov	Jun 26 2025 19:30:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5526577	EDI: IRS.COM	Jun 26 2025 23:26:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5526579	^ MEBN	Jun 26 2025 19:25:03	Jacob Law Group, 2623 West Oxford Loop, Oxford, MS 38655-5442
5526580	+ EDI: JEFFERSONCAP.COM	Jun 26 2025 23:26:00	Jefferson Capital, Attn: Bankruptcy, 200 14th Ave

District/off: 0538-6
Date Rcvd: Jun 26, 2025

User: mssbad
Form ID: 309I

Page 2 of 3
Total Noticed: 36

			E, Sartekk, MN 56377-4500
5526581	+ EDI: CAPITALONE.COM		
		Jun 26 2025 23:26:00	Kohl's, Po Box 3043, Milwaukee, WI 53201-3043
5526582	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 26 2025 19:36:08	Lynv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5526586	EDI: MSDOR		
		Jun 26 2025 23:26:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5526583	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 26 2025 19:36:01	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5526585	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 26 2025 19:30:00	Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
5526584	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 26 2025 19:30:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5526587	+ EDI: MAXMSAIDV		
		Jun 26 2025 23:26:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5526588	+ EDI: NFCU.COM		
		Jun 26 2025 23:26:00	Navy Federal CU, Attn: Bankruptcy, Po Box 3302, Merrifield, VA 22119-3302
5526589	EDI: PRA.COM		
		Jun 26 2025 23:26:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
5526590	Email/Text: bankruptcy@republicfinance.com		
		Jun 26 2025 19:30:00	Republic Finance, Attn: Bankruptcy, 7031 Commerce Circle, Baton Rouge, LA 70809
5526591	+ Email/Text: enotifications@santanderconsumerusa.com		
		Jun 26 2025 19:30:00	Santander Consumer USA, 1601 Elm St, Ste 800, Dallas, TX 75201-7260
5526594	+ EDI: SYNC		
		Jun 26 2025 23:26:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5526593	+ EDI: SYNC		
		Jun 26 2025 23:26:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5526596	^ MEBN		
		Jun 26 2025 19:24:59	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5526595	+ EDI: LCIUPSTART		
		Jun 26 2025 23:26:00	Upstart Network Inc., P.o. Box 1503, San Carlos, CA 94070-7503
5526597	+ EDI: AGFINANCE.COM		
		Jun 26 2025 23:26:00	WebBank/OneMain, Attn: Bankruptcy, 215 South State St, Ste 1000, Salt Lake City, UT 84111-2336
5526598	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		Jun 26 2025 19:30:00	Westlake Financial S, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
5526599	^ MEBN		
		Jun 26 2025 19:24:50	Westlake Portfolio, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0538-6
Date Rcvd: Jun 26, 2025

User: mssbad
Form ID: 309I

Page 3 of 3
Total Noticed: 36

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Debtor Amber Lynn Espindola trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Francisco Javier Espindola trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Amber Lynn Espindola	Social Security number or ITIN	xxx-xx-9266
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Francisco Javier Espindola	Social Security number or ITIN	xxx-xx-9184
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **25-50928-KMS**

Date case filed for chapter **13** **6/26/25**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amber Lynn Espindola	Francisco Javier Espindola
2. All other names used in the last 8 years	fka Amber Lynn Frabott	aka Francisco Javier Espindola-Molina, aka Francisco J Espindola
3. Address	10900 E Taylor Rd. Apt G214 Gulfport, MS 39503	10900 E Taylor Rd. Apt G214 Gulfport, MS 39503
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	Warren A. Cuntz T1 Jr. P. O. Box 3749 Gulfport, MS 39505-3749	Contact phone 228-831-9531 Email wcuntzcourt@gport13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 6/26/25

For more information, see page 2

Debtor **Amber Lynn Espindola** and **Francisco Javier Espindola**Case number **25-50928-KMS**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 25, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Warren A. Cuntz T1 Jr. Zoom video meeting. Go to zoom.us/join, enter Meeting ID 846 854 1179 and Passcode 2798980867, OR call 228-284-4805. For additional meeting information go to www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 9/23/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim: (except governmental units) </div> <div> Filing deadline: 9/4/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 12/23/25 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
9. Filing of plan	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. <u>Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before August 28, 2025.</u> Objections will be heard on September 4, 2025 at 10:00 AM in the Dan M. Russell, Jr. U.S. Courthouse, Bankruptcy Courtroom, 7th Floor, 2012 15th Street, Gulfport, MS 39501, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	